

Information to identify the case:

Debtor 1	<u>Susan A. Smith</u>	Social Security number or ITIN	xxx-xx-2711
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court	District of New Jersey		
Case number:	17-10916-JNP		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Susan A. Smith

3/4/22

By the court: Jerrold N. Poslusny Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Susan A. Smith
Debtor

Case No. 17-10916-JNP
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1
Date Rcvd: Mar 04, 2022

User: admin
Form ID: 3180W

Page 1 of 3
Total Noticed: 22

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 06, 2022:

Recip ID	Recipient Name and Address
db	+ Susan A. Smith, 708 Society Hill Blvd, Cherry Hill, NJ 08003-2422
516635549	BANK OF AMERICA, N.A., KML Law Group PC, Sentry Office Plaza, 216 Haddon Avenue, Suite 206, Westmont, NJ 08108
516595751	Bank of America, c/o JCML Law Group, 216 Haddon Avenue, Westmont, NJ 08108
516595757	+ Society Hill Condominium Association, In, c/o McGovern Legal Services, LLC, 850 Carolier Lane, North Brunswick, NJ 08902-3312
516728922	Society Hill Condominium Association, Inc., c/o McGovern Legal Services, LLC, PO Box 1111, New Brunswick, NJ 08903-1111

TOTAL: 5

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Mar 04 2022 20:34:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreregion03.ne.ecf@usdoj.gov	Mar 04 2022 20:34:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
516762529	EDI: AIS.COM	Mar 05 2022 01:33:00	American InfoSource LP as agent for, Verizon, PO Box 248838, Oklahoma City, OK 73124-8838
516595750	+ EDI: BANKAMER.COM	Mar 05 2022 01:33:00	Bank of America, PO BOX 31785, Tampa, FL 33631-3785
516721228	EDI: BANKAMER.COM	Mar 05 2022 01:33:00	Bank of America, N.A., PO Box 31785, Tampa, FL 33631-3785
516595753	+ EDI: CITICORP.COM	Mar 05 2022 01:33:00	CBNA, PO Box 6497, Sioux Falls, SD 57117-6497
516595752	EDI: CAPITALONE.COM	Mar 05 2022 01:33:00	Capital One, Po Box 71083, Charlotte, NC 28272-1083
517464406	+ EDI: IRS.COM	Mar 05 2022 01:33:00	Department of Treasury, Internal Revenue Service, P O Box 7346, Philadelphia, PA 19101-7346
516595754	Email/Text: BNSFN@capitalsvcs.com	Mar 04 2022 20:33:00	CCS/First National Bank, 500 E. 60th St. North, Sioux Falls, SD 57104
516595756	EDI: PRA.COM	Mar 05 2022 01:33:00	Portfolio Recovery Associates, 120 Corporate Boulevard, Suite 1, Norfolk, VA 23502
516830379	EDI: PRA.COM	Mar 05 2022 01:33:00	Portfolio Recovery Associates, LLC, c/o Capital One Bank, N.a., POB 41067, Norfolk VA 23541
516831462	EDI: PRA.COM	Mar 05 2022 01:33:00	Portfolio Recovery Associates, LLC, c/o The Home Depot Consumer, POB 41067, Norfolk VA 23541
516595755	Email/Text: signed.order@pfwattorneys.com	Mar 04 2022 20:33:00	Midland Funding, c/o Pressler & Pressler, 7 Entin Road, Parsippany, NJ 07054
516595758	+ EDI: SWCR.COM	Mar 05 2022 01:33:00	Southwest Credit System, 4120 International Pkwy, Carrollton, TX 75007-1958

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Page 2 of 3

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516657648	+ EDI: RMSC.COM	Mar 05 2022 01:33:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
516826517	EDI: WFFC.COM	Mar 05 2022 01:33:00	Wells Fargo Bank, N.A., d/b/a WFDS, P.O. Box 19657, Irvine, CA 92623-9657
516595759	EDI: WFFC.COM	Mar 05 2022 01:33:00	Wells Fargo Dealer Services, PO box 25341, Santa Ana, CA 92799-5341

TOTAL: 17

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr	*	Society Hill Condominium Association, Inc., c/o McGovern Legal Services, LLC, PO Box 1111, New Brunswick, NJ 08903-1111

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 06, 2022

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 4, 2022 at the address(es) listed below:

Name	Email Address
Brian C. Nicholas	on behalf of Creditor BANK OF AMERICA N.A. bnicholas@kmlawgroup.com, bkgroup@kmlawgroup.com
Denise E. Carlon	on behalf of Creditor BANK OF AMERICA N.A. dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Eric Clayman	on behalf of Debtor Susan A. Smith mail@jenkinsclayman.com JenkinsClayman@jubileebk.net
Isabel C. Balboa	ecfmail@standingtrustee.com summarymail@standingtrustee.com
Isabel C. Balboa	on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com summarymail@standingtrustee.com
Jeffrey E. Jenkins	on behalf of Debtor Susan A. Smith mail@jenkinsclayman.com JenkinsClayman@jubileebk.net
Marlena S. Diaz-Cobo	on behalf of Creditor Society Hill Condominium Association Inc. collections@theassociationlawyers.com
Stephanie F. Ritigstein	on behalf of Debtor Susan A. Smith mail@jenkinsclayman.com kevin@jenkinsclayman.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

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Page 3 of 3

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